



News Release

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HHS announces significant choice and lower than expected premiums in the new Health Insurance Marketplace in Ohio

A new report released today by the Department of Health and Human Services (HHS) finds that in Ohio consumers will see increased competition in the Health Insurance Marketplace, leading to new and affordable choices for consumers. According to the report, Ohio consumers will be able to choose from an average of 46 health plans in the Marketplace. Nationally, the vast majority of consumers will have a choice of at least 2 different health insurance companies - usually more. Premiums nationwide will also be around 16 percent lower than originally expected – with about 95 percent of eligible uninsured live in states with lower than expected premiums – before taking into account financial assistance.

“We are excited to see that rates in the Ohio Marketplace are even lower than originally projected,” said Secretary Sebelius. “In the past, consumers were too often denied or priced-out of quality health insurance options, but thanks to the Affordable Care Act consumers will be able to choose from a number of new coverage options at a price that is affordable.”

In less than a week, the new Marketplace will be open for business where millions of Americans will be able to shop for and purchase health insurance coverage in one place. Consumers will be able to find out whether they qualify for premium assistance and compare plans side-by-side based on pricing, quality and benefits. No one can be denied coverage because of a preexisting condition. October 1 marks the beginning of a six-month long open enrollment period that runs through March 2014. Coverage begins as early as January 1, or in as little as 100 days from today.

Today’s report finds that individuals in Ohio will have an average of 46 qualified health plan choices. Plans in the Marketplace will be categorized as either “gold,” “silver,” or “bronze.” Young adults will also have the option of purchasing a “catastrophic” plan, increasing their number of choices.

In Ohio, the average premium for the lowest-cost silver plan will be \$304 and for the lowest cost bronze plan it will be \$263. The average premium nationally for the second lowest cost silver plan will be \$328 before tax credits, or 16 percent below projections based off of Congressional Budget Office estimates. About 95 percent of uninsured people eligible for the Marketplace live in a state where their average premium is lower than projections. And states with the lowest premiums have more than twice the number of insurance companies offering plans than states with the highest premiums.

Premium and plan options are broken down by state where information is available. For example, the report shows that a 27-year old living in Ohio who makes \$25,000 per year will pay \$110 per month for the lowest cost bronze plan and \$145 per month for the second lowest cost silver plan, taking into

account tax credits. For a family of four in Ohio with an income of \$50,000 per year, the lowest bronze plan would cost only \$156 per month.

In Cleveland, OH, a 27-year old who makes \$25,000 per year will pay \$93 per month for the lowest cost bronze plan and \$145 per month for the second lowest cost silver plan, taking into account tax credits. For a family of four in Cleveland, OH, with an income of \$50,000 per year, the lowest bronze plan would cost only \$94 per month. And Cleveland consumers will be able to choose from among 45 qualified health plans.

The majority (around 6 out of 10) of the individuals who are uninsured today will be able to find coverage for \$100 or less per month in the Marketplace taking into account premium tax credits and Medicaid coverage.

Consumers can get help finding Marketplace coverage through a number of different resources. They can get more information through HealthCare.gov, or ciudadodesalud.gov. They can participate in an online web chat, or call 1-800-318-2596 toll free (TTY: 1-855-889-4325) to speak with a trained customer service representative with translation services available in 150 languages. There will also be people in local communities who can provide in-person help with coverage choices. Those will include Navigators and other assisters, community health centers across the country, local libraries, and hundreds of Champions for Coverage that have signed up to help consumers learn about their options.

To become a Champion for Coverage, visit: <http://marketplace.cms.gov/help-us/champion.html>

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